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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued	Quinton First name	Angela First name
	picture identification (for example, your driver's	riistname	riist name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your	White	Bailey
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7518	xxx-xx-5267
	·············		

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Debtor 1 Quinton White Debtor 2 Angela Bailey

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	1623 W 61st	If Debtor 2 lives at a different address:
		Chicago, IL 60636 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition,	Check one: Over the last 180 days before filing this petition, I
		I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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	otor 1 otor 2	Quinton White Angela Bailey			Document		_	number (if known)	
Par	t 2:	Tell the Court About	our Bar	ıkruptcy Ca	se				
7.	The Bank	chapter of the kruptcy Code you are	Check o	one. (For a b	rief description of each, se			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choc	sing to file under	☐ Cha	pter 7		Case number (if known) In, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy If and check the appropriate box. In any petition. Please check with the clerk's office in your local court for more details for your are paying the fee yourself, you may pay with cash, cashier's check, or money your payment on your behalf, your attorney may pay with a credit card or check with the set. If you choose this option, sign and attach the Application for Individuals to Pay			
			☐ Cha	pter 11					
			☐ Cha	pter 12					
			■ Cha	pter 13					
8.	How	you will pay the fee							
			0		attorney is submitting your				
				need to pay	the fee in installments.		this option, sign	and attach the Applica	ation for Individuals to Pay
				request tha	e <i>in Installments</i> (Official Fo t my fee be waived (You r uired to, waive your fee, an	may request	this option only if	you are filing for Chap me is less than 150% o	oter 7. By law, a judge may, of the official poverty line that
			а	pplies to you	ır family size and you are u	ınable to pay	the fee in install	ments). If you choose	this option, you must fill out
9.		you filed for	□ No.						
		ruptcy within the 8 years?	Yes.						
				District	Illinois Northern District	When	4/21/16	Case number	16-13705
				District		When		Case number	
				District		When		Case number	
10.	case	any bankruptcy s pending or being	■ No						
	not f you,	by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.						
				Debtor				Relationship to y	ou
				District		When			
				Debtor					-
				District		When		Case number, if	known
11.		ou rent your	■ No.	Go to li	ne 12.				
	resic	lence?	☐ Yes.	Has yo	ur landlord obtained an evi	iction judgme	ent against you a	nd do you want to stay	in your residence?
					No. Go to line 12.				
					Yes. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About ar	Eviction Judgme	ent Against You (Form	101A) and file it with this

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Deb	tor 2 Angela Bailey				Case number (if known)
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	etor
12.	Are you a sole proprietor				
	of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any	
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Sta	ate & ZIP Code
	separate sheet and attach it to this petition.		Check	the appropriate bo	ox to describe your business:
				Health Care Busin	iness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	al Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
				None of the above	ve
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline operation	s. If you in	dicate that you are ow statement, and f	e court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am n	ot filing under Char	apter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.		r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am fi	ling under Chapter	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part	Report if You Own or	Ηανο Δην	, Hazardo	us Property or An	ny Property That Needs Immediate Attention
	Do you own or have any	■ No.	· · · · · · · · · · · · · · · · · · ·	<u></u>	
	property that poses or is				
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?	
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	
					Number, Street, City, State & Zip Code

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Deb Deb	tor 2 Angela Bailey	_ :	age 5 of 47 Case number (if known)
15.	Tell the court whether you have received a briefing about credit counseling.	About Debtor 1: You must check one: I received a briefing from an approved cred counseling agency within the 180 days bef filed this bankruptcy petition, and I receive certificate of completion.	ore I counseling agency within the 180 days before I filed
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy.	Attach a copy of the certificate and the payme plan, if any, that you developed with the agence	nt Attach a copy of the certificate and the payment plan, if

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must truthfully check

choices. If you cannot do

so, you are not eligible to

one of the following

file.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity	
--------------	--

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. П

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	tor 2 Angela Bailey				Case nu	umber (if known)	
Par	6: Answer These Quest	ions for Repo	orting Purposes				
16.	What kind of debts do you have?					e defined in 11 U.S.C	. § 101(8) as "incurred by an
			re your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an dividual primarily for a personal, family, or household purpose." I No. Go to line 16b. I Yes. Go to line 17. re your debts primarily business debts? Business debts are debts that you incurred to obtain oney for a business or investment or through the operation of the business or investment. I No. Go to line 16c. I Yes. Go to line 16c. I Yes. Go to line 17. tate the type of debts you owe that are not consumer debts or business debts am not filling under Chapter 7. Go to line 18. am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? I No I Yes I 1,000-5,000				
		•	Yes. Go to line 17.				curred to obtain restment. uded and administrative expense 5,001-50,000 0,001-100,000 ore than100,000 -\$1 billion 1,000,000,001 - \$10 billion 10,000,000,001 - \$50 billion ore than \$50 billion 1,000,000,001 - \$50 billion 1,000,000,001 - \$50 billion 10,000,000,001 - \$50 billion 10,000,000,000,001 - \$50 billion 10,000,000,000 - \$50 bil
			No. Go to line 16c.				
		16c. St	ate the type of debts you owe th	nat are not consur	mer debts or bus	siness debts	
17.	Are you filing under Chapter 7?	■ No. I a	m not filing under Chapter 7. G	o to line 18.			
	Do you estimate that after any exempt property is excluded and						and administrative expenses
	administrative expenses are paid that funds will		No				
	be available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do	■ 1-49		1 .000-5.000	ı	□ 25.001	-50.000
	you estimate that you owe?	☐ 50-99		5001-10,000)	□ 50,001	-100,000
		□ 100-199 □ 200-999		□ 10,001-25,0	00	☐ More th	nan100,000
19.	How much do you	\$0 - \$50,0	200	\$1,000,001	- \$10 million	□ \$500,0	00,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,001 -	\$100,000				
		□ \$100,001 □ \$500,001					
20.	How much do you	\$0 - \$50,0	000	□ \$1,000,001	- \$10 million	□ \$500,0	00,001 - \$1 billion
	estimate your liabilities to be?	□ \$50,001	- \$100,000	. , ,	•	_ ' '	, ,
		□ \$100,001	· · · ·			25,001-50,000 50,001-100,000 More than100,000 More than100,000 \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion \$1,000,000,001 - \$10 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion \$10,000,000,001 - \$50 billion More than \$50 billion More than \$50 billion More than \$50 billion More than \$50 billion In the contract In the c	
		山 \$500,001	- \$1 million	— \$100,000,00	, i		
Par	7: Sign Below						
For	you	I have exami	ined this petition, and I declare	under penalty of p	perjury that the in	nformation provided	is true and correct.
							help me fill out this
		I request reli	ef in accordance with the chapt	er of title 11, Unite	ed States Code,	, specified in this peti	tion.
		/s/ Quintor			/s/ Angela B		
		Quinton W Signature of			Angela Baile Signature of D		
		· ·			-		
		Executed on	August 21, 2017 MM / DD / YYYY		Executed on	August 21, 2017 MM / DD / YYYY	

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Debtor 1	Quinton White	Document	Page 7 of 47	
Debtor 2	Angela Bailey		Cas	e number (if known)
For your a represent	attorney, if you are ed by one	under Chapter 7, 11, 12, or 13 of title 11, Unit	ed States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
•	not represented by ey, you do not need page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.	s, certify that I have no know	olledge after an inquiry that the information in the
		/s/ Daniel Roth	Date	August 21, 2017
		Signature of Attorney for Debtor		MM / DD / YYYY
		Daniel Roth		
		Printed name		
		Citizens Law Group, Ltd.		
		Firm name		
		2101 W. Division		
		Chicago, IL 60622		
		Number, Street, City, State & ZIP Code		
		Contact phone (312) 361-3833	Email address	

6290613Bar number & State

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ebtor 1	Quinton White			
	First Name	Middle Name	Last Name	
ebtor 2	Angela Bailey			
Spouse if, filing)	First Name	Middle Name	Last Name	
Inited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,050.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,050.00
Pa	rt 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	2,771.00
	Your total liabilities	\$	12,771.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,195.49
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	920.49
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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5.1.		Document	Page 9 of 47	
	Quinton White		•	
Debtor 2	Angela Bailey		Case number (if known)	

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this inf	ormation to identify your case				
Debtor 1	Quinton White				
Dahtano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	Angela Bailey First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: NOF	RTHERN DISTRICT OF ILLII	NOIS		
Case number				-	7 Objects (China)
Case number			-		Check if this is an amended filing
Official F	orm 106A/B				
Schedu	ule A/B: Proper	ty			12/15
hink it fits best nformation. If n Answer every qu	Be as complete and accurate as nore space is needed, attach a sep	possible. If two married people arate sheet to this form. On th	an asset fits in more than one category, list the are filing together, both are equally respons e top of any additional pages, write your nam wn or Have an Interest In	ible for supp	lying correct
. Do you own o	or have any legal or equitable inter	rest in any residence, building,	land, or similar property?		
■ No. Go to	Dort 2				
_	re is the property?				
Part 2: Descri	be Your Vehicles				
someone else		so report it on Schedule G: E.	whether they are registered or not? Incluxecutory Contracts and Unexpired Leases.		cles you own that
_	tracks, tractors, sport atmity	remotes, motoroyetes			
□ No					
Yes					
3.1 Make:	Chevrolet	Who has an interest in th	e Droberty (Check one		ns or exemptions. Put
Model:	Impala	Debtor 1 only	the amount of		claims on Schedule D: Secured by Property.
Year:	2008	Debtor 2 only	Current value	of the	Current value of the
	nate mileage: 110,000	Debtor 1 and Debtor 2 of	only entire propert		portion you own?
Other inf	formation:	At least one of the debter	ors and another		
		Check if this is commit (see instructions)	unity property \$1,4	500.00	\$1,500.00
Examples: B ■ No □ Yes	oats, trailers, motors, personal v	vatercraft, fishing vessels, sn	cles, other vehicles, and accessories ownobiles, motorcycle accessories		
			om Part 2, including any entries for =>		\$1,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

			Document Page 11 of 47						
	btor 1 btor 2	Quinton White Angela Bailey							
ı		sehold goods and furnishings amples: Major appliances, furniture, linens, china, kitchenware No							
		Describe							
			MIscellaneous Household Furniture including but not limited to 1 Bed, 1 Sofa, 1 Dining Set	\$1,000.00					
[□ No	es: Televisions and	d radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music obhones, cameras, media players, games	collections; electronic devices					
]	Cellphone, Radio, Tv, Dvd Player	\$500.00					
	Example ⊐ No		igurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coinns, memorabilia, collectibles	, or baseball card collections;					
		[Miscellaneous books, pictures, dvds, cds	\$300.00					
10. 10. [11.	■ No □ Yes. Firearm Examp ■ No □ Yes. Clothes Examp □ No	musical instrur Describe ns bles: Pistols, rifles, Describe	raphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ments shotguns, ammunition, and related equipment thes, furs, leather coats, designer wear, shoes, accessories	and kayaks; carpentry tools;					
		[Everyday Clothing	\$750.00					
ı	■ No		relry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver					
ı	Examp ■ No	rm animals bles: Dogs, cats, bi Describe	irds, horses						
ı	No	her personal and	household items you did not already list, including any health aids you did not list						
15.			f all of your entries from Part 3, including any entries for pages you have attached umber here	\$2,550.00					

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Official Form 106A/B Schedule A/B: Property

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Quinton White Debtor 1 Case number (if known) Debtor 2 **Angela Bailey** Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

Official Form 106A/B Schedule A/B: Property page 3

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Debtor 1 Debtor 2	Quinton White Angela Bailey		Document		Case number (if known)	
☐ Yes.	Give specific information a	bout them				
Exam _l ■ No	es, franchises, and other oles: Building permits, exclu	sive licenses, co		n holdings, liquor l	icenses, professional license	es
Money or	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	funds owed to you Give specific information ab	oout them, includi	ing whether you alrea	ady filed the return	ns and the tax years	
■ No			support, child suppo	ort, maintenance,	divorce settlement, property s	settlement
Exam _i ■ No	amounts someone owes y bles: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance payr		efits, sick pay, vac	cation pay, workers' compen	sation, Social Security
	ets in insurance policies oles: Health, disability, or life	e insurance; heal	th savings account (I	HSA); credit, hom	eowner's, or renter's insurand	ce
	Name the insurance compa Com	nny of each policy pany name:	and list its value.	Bene	ficiary:	Surrender or refund value:
If you somed	terest in property that is deare the beneficiary of a living one has died. Give specific information				are currently entitled to rece	ive property because
33. Claims <i>Exam</i> ■ No	s against third parties, who bles: Accidents, employmen				and for payment	
■ No	contingent and unliquidat	ed claims of eve	ery nature, including	g counterclaims	of the debtor and rights to	set off claims
■ No	nancial assets you did not Give specific information	already list				
	the dollar value of all of yo art 4. Write that number he					\$0.00
Part 5: De	scribe Any Business-Related	Property You Owi	n or Have an Interest I	n. List any real esta	ate in Part 1.	

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Official Form 106A/B Schedule A/B: Property page 4

Case 17-24955 Doc 1 Filed 08/21/17 Entered 08/21/17 15:07:31 Desc Main Page 14 of 47 Document **Quinton White** Debtor 1 Debtor 2 Case number (if known) **Angela Bailey** ☐ Yes. Go to line 38. Part 6 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$1,500.00 Part 3: Total personal and household items, line 15 57. \$2,550.00 Part 4: Total financial assets, line 36 \$0.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$4,050.00 Copy personal property total \$4,050.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,050.00

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		170.611111	111 FAUE 1.3 UL41	
Fill in this infor	mation to identify your	case:		
Debtor 1	Quinton White			
	First Name	Middle Name	Last Name	
Debtor 2	Angela Bailey			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	dentify the	Property	You Claim	as Exempt
---------	-------------	-----------------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemptio portion you own		unt of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	k only one box for each exemption.		
2008 Chevrolet Impala 110,000 miles Line from Schedule A/B: 3.1	\$1,500.00	•	\$1,500.00	735 ILCS 5/12-1001(c)	
Line Holli Schedule AV.B. 3.1			100% of fair market value, up to any applicable statutory limit		
MIscellaneous Household Furniture including but not limited to 1 Bed, 1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)	
Sofa, 1 Dining Set Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
Cellphone, Radio, Tv, Dvd Player Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule AVB. 7-1			100% of fair market value, up to any applicable statutory limit		
Miscellaneous books, pictures, dvds, cds	\$300.00	•	\$300.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit		
Everyday Clothing Line from Schedule A/B: 11.1	\$750.00	•	\$750.00	735 ILCS 5/12-1001(a)	
Elle Holli Schodule 74 D. 1111			100% of fair market value, up to any applicable statutory limit		

Entered 08/21/17 15:07:31 Desc Main Filed 08/21/17 Document Page 16 of 47 **Quinton White** Debtor 1 **Angela Bailey** Case number (if known) Debtor 2 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 17-24955

Yes

Doc 1

	Case 17-24955		Entered	d 08/21/17 15:07: of 47	31 Desc M	1ain
Fill in this	information to identify you					
Debtor 1	Quinton White					
	First Name	Middle Name Las	st Name			
Debtor 2	Angela Bailey					
(Spouse if, filin	g) First Name	Middle Name Las	st Name			
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINO	IS			
Case numb	per					
(if known)					☐ Check	if this is an
					amend	ded filing
Official I	Form 106D					
Sched	ule D: Creditors	Who Have Claims Se	cured	by Property		12/15
	opy the Additional Page, fill it o	If two married people are filing together, bout, number the entries, and attach it to th				
1. Do any cre	editors have claims secured by	your property?				
□ No.	Check this box and submit th	nis form to the court with your other scho	edules. Yo	ou have nothing else to rep	oort on this form.	
■ Yes	. Fill in all of the information b	below.				
Part 1:	List All Secured Claims					
		nore than one secured claim, list the creditor	congrately	Column A Co	lumn B	Column C
for each clair	m. If more than one creditor has	a particular claim, list the other creditors in F cal order according to the creditor's name.		Do not deduct the that	lue of collateral at supports this aim	Unsecured portion If any
2.1 Cnac	c/mi105	Describe the property that secures the c	laim:	\$10,000.00	Unknown	Unknown
Credito	r's Name	Automobile				
3227	S Westnedge Ave	As of the date you file, the claim is: Check	k all that			
	mazoo, MI 49008	apply. Contingent				
Numbe	r, Street, City, State & Zip Code	☐ Unliquidated				
	•	☐ Disputed				
Who owes	the debt? Check one.	Nature of lien. Check all that apply.				

Add the dollar value of your entries in Column A on this page. Write that number here:	\$10,000.00
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$10,000.00

car loan)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

☐ An agreement you made (such as mortgage or secured

☐ Statutory lien (such as tax lien, mechanic's lien)

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

5348

Debtor 1 only

Debtor 2 only

■ Debtor 1 and Debtor 2 only

community debt

☐ At least one of the debtors and another

Opened 02/16 Last Active

 \square Check if this claim relates to a

Date debt was incurred 4/27/17

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	Out	DC 11 2-300 L	Document	Page 18	8 of 47	17 10.07.01	Descrivant
Fill	in this inform	ation to identify your					
Deb	tor 1	Quinton White					
_ 0.0		First Name	Middle Name	Last Name			
	tor 2	Angela Bailey					
(Spou	use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Cas	e number						
(if kno						[☐ Check if this is an
							amended filing
	icial Form		/ho Have Unsecured	Claims			12/15
ny e iche iche eft. A ame	executory control dule G: Execute dule D: Credito Attach the Control and case num	acts or unexpired leases ory Contracts and Unexp rs Who Have Claims Sec inuation Page to this pag ber (if known).	se Part 1 for creditors with PRIORIT's that could result in a claim. Also libited Leases (Official Form 106G). Disured by Property. If more space is rige. If you have no information to rep	st executory o o not include needed, copy t	contracts on S any creditors the Part you no	chedule A/B: Property (with partially secured cl eed, fill it out, number tl	Official Form 106A/B) and on laims that are listed in ne entries in the boxes on the
		of Your PRIORITY Ur					
_	_	s have priority unsecure	ed claims against you?				
	No. Go to Pa	rt 2.					
	Yes.						
Part			TY Unsecured Claims				
3. I	Do any creditor —	s have nonpriority unse	cured claims against you?				
	☐ No. You have	e nothing to report in this p	part. Submit this form to the court with y	our other sche	edules.		
- 1	Yes.						
t	unsecured claim	, list the creditor separatel	laims in the alphabetical order of the ly for each claim. For each claim listed, list the other creditors in Part 3.If you h	identify what t	ype of claim it i	s. Do not list claims alrea	dy included in Part 1. If more
							Total claim
4.1	Amerima	ark	Last 4 digits of acco	ount number	704A		\$112.00
	Nonpriority	Creditor's Name			0		
	1112 7th	Ave	When was the debt	incurred?	Opened '	1/19/17 Last Active	9
	Monroe,	WI 53566		mourreu.	0/00/17		
		eet City State ZIp Code red the debt? Check one.	As of the date you f	ile, the claim i	is: Check all tha	at apply	
	Debtor 1	only	☐ Contingent				
	Debtor 2	2 only	☐ Unliquidated				
	Debtor 1	and Debtor 2 only	☐ Disputed				
	☐ At least	one of the debtors and an	other Type of NONPRIOR	ITY unsecured	d claim:		
	☐ Check i	f this claim is for a com	munity				
	debt Is the clain	n subject to offset?	☐ Obligations arising report as priority clair		ration agreeme	ent or divorce that you did	not
	■ No		☐ Debts to pension	or profit-sharin	g plans, and ot	her similar debts	
	☐ Yes		Other. Specify	Charge Acc	count		

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Nonprior 121 N Chica Number Who inc	f Chicago Parking rity Creditor's Name La Salle, Rm 107a go, IL 60602 Street City State Zlp Code curred the debt? Check one.	Last 4 digits of account number When was the debt incurred?	\$2,000.00
Nonprior 121 N Chica Number Who inc	rity Creditor's Name La Salle, Rm 107a go, IL 60602 Street City State Zlp Code		+ =,000.00
Number Who ind Debt	Street City State Zlp Code		
	January Chook ono.	As of the date you file, the claim is: Check all that apply	
☐ Debt	tor 1 only	☐ Contingent	
	tor 2 only	☐ Unliquidated	
Debt	tor 1 and Debtor 2 only	☐ Disputed	
☐ At le	ast one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Che	ck if this claim is for a community	☐ Student loans	
debt Is the cl	laim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		■ Other. Specify Parking Tickets and Red Light Tickets	
	t Protection Assoc rity Creditor's Name	Last 4 digits of account number 8805	\$159.00
Ро Во	x 802068	When was the debt incurred? Opened 03/17	
Dallas	s, TX 75380 Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	curred the debt? Check one.	As of the date you me, the claim is. Oneck an that apply	
Debt	tor 1 only	☐ Contingent	
☐ Debt	tor 2 only	☐ Unliquidated	
☐ Debt	tor 1 and Debtor 2 only	☐ Disputed	
☐ At le	ast one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	ck if this claim is for a community	Student loans	
debt Is the cl	laim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	aim subject to onset:	□ Debts to pension or profit-sharing plans, and other similar debts	
— 110		_ Collection Attorney Commonwealth Edison	
☐ Yes		Other. Specify Company	
	s Tollway	Last 4 digits of account number	\$500.00
	rity Creditor's Name Ogden Avenue.	When was the debt incurred?	
	ers Grove, IL 60515		
	Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	curred the debt? Check one.		
_	tor 1 only	☐ Contingent	
☐ Debt	tor 2 only	☐ Unliquidated	
Debt	tor 1 and Debtor 2 only	☐ Disputed	
☐ At le	ast one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	ck if this claim is for a community	Student loans	
debt Is the cl	laim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	ann sabject to onset:	□ Debts to pension or profit-sharing plans, and other similar debts	
■ No			
⊔ Yes		■ Other. Specify Toll Violations	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Quinton White
Debtor 2 Angela Bailey Case number (if know)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				To	tal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				То	tal Claim
T.4.1	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	2,771.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	2,771.00

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		17(7(3)111)		
Fill in this infor	mation to identify your	case:		
Debtor 1	Quinton White			
	First Name	Middle Name	Last Name	
Debtor 2	Angela Bailey			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the r, Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	,				
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4	,				
	Name				<u> </u>
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.5	,			2 0000	
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>

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Fill in this	information to identify your	case:			
Debtor 1	Quinton White				
5	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	Angela Bailey First Name	Middle Name	Last Name		
	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	har				
(if known)				☐ Check if this is an amended filing	
Official	I Form 106H				
	ule H: Your Cod	ehtors		12/1	5
Jonea	die III. Teal eeu	001010		12/1	<u> </u>
■ No	you have any codebtors? (If	you are filing a joint case, c	lo not list either spouse	e as a codebtor.	
☐ Yes	i				
	hin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and territories include nington, and Wisconsin.)	
	Go to line 3. Did your spouse, former spo	uga or logal aquivalent live	with you at the time?		
L res	. Dia your spouse, former spo	use, or legal equivalent live	with you at the time?		
in line Form out Co	2 again as a codebtor only 106D), Schedule E/F (Officia blumn 2. Column 1: Your codebtor	if that person is a guarant I Form 106E/F), or Schedu	or or cosigner. Make	r if your spouse is filing with you. List the person she sure you have listed the creditor on Schedule D (Off 06G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the de	icial to fill
r	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street				
	City	State	ZIP Code		

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Fill	in this information to identify your	2264						
	otor 1 Quinton Wi	_						
	otor 2 Angela Bai	ley			_			
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS					
	se number nown)		-				ed filing ent showing	g postpetition chapter llowing date:
0	fficial Form 106I					MM / DD/ Y	YYY	
S	chedule I: Your Inc	ome						12/1
spo atta	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. Describe Employment	ur spouse is not filing w On the top of any additi	ith you, do not includ	e infor	matio	about your spo	ouse. If mo	re space is needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-fil	ing spouse
	If you have more than one job, attach a separate page with	Employment status	■ Employed			☐ Emple	oyed	
	information about additional	p.c.ycc.u.c	☐ Not employed ■ N				mployed	
	employers.	Occupation	Healthcare Aid					
	Include part-time, seasonal, or self-employed work.	Employer's name	Active Vision					
	Occupation may include student or homemaker, if it applies.	Employer's address	5721 N Central Chicago, IL 6064	6				
		How long employed t	here? 8 Months	s				
Par	t 2: Give Details About Mo	nthly Income						
	mate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to rep	oort for	any lir	ne, write \$0 in the	space. Incl	lude your non-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	for all e	employ	ers for that perso	on on the lin	es below. If you need
						For Debtor 1	For Deb	ntor 2 or ng spouse
2.	List monthly gross wages, saldeductions). If not paid monthly,			2.	\$_	480.00	\$	0.00
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00

Calculate gross Income. Add line 2 + line 3.

480.00

\$

0.00

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Deb	tor 1 tor 2	Quinton White Angela Bailey	_		Case	number (if known)				
						Debtor 1		For Debtor	spouse	
	Сор	y line 4 here	4.		\$_	480.00	\$	·	0.00	-
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	51.51	\$;	0.00	
	5b.	Mandatory contributions for retirement plans	5k		\$	0.00	\$		0.00	-
	5c.	Voluntary contributions for retirement plans	50	Э.	\$_	0.00	\$;	0.00	-
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.00	\$		0.00	-
	5e.	Insurance	56	€.	\$	0.00	\$,	0.00	<u>-</u>
	5f.	Domestic support obligations	5f		\$	0.00	\$;	0.00	-
	5g.	Union dues	50	g.	\$	0.00	\$;	0.00	-
	5h.	Other deductions. Specify:	5h	า.+	\$	0.00	+ \$;	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	51.51	\$.	0.00	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	428.49	\$;	0.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8t		\$_	0.00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$	0.00	\$		256.00	-
	8d.	Unemployment compensation	80	d.	\$	0.00	\$	<u> </u>	0.00	-
	8e.	Social Security	86	€.	\$	0.00	\$;	0.00	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Snap Benefits Pension or retirement income	ce 8f 8g		\$_ \$_	0.00 0.00	\$		511.00 0.00	-
	8h.	Other monthly income. Specify:		ษ. า.+	\$ _	0.00	,		0.00	-
9.		all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	Г	\$	0.00	\$		767.00	7
			1						1	
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		428.49 + \$		767.00	= \$	1,195.49
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ır depe				,	in <i>Schedule</i>	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certains							\$	1,195.49
13.	Do v	ou expect an increase or decrease within the year after you file this forr	n?						Combir	ned y income
		No.								
	П	Yes. Explain:								

Official Form 106I Schedule I: Your Income page 2

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Eill	in this informa	ation to identify yo	our caca:	,					
						01			
Dec	otor 1	Quinton Whi	ite					if this is: n amended filing	
	otor 2 ouse, if filing)	Angela Baile	y						ving postpetition chapter the following date:
` '	,							•	
Unit	ted States Bankı	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		M	M / DD / YYYY	
1	se number (nown)								
0	fficial Fo	rm 106J							
S	chedule	J: Your	Exper	ises					12/1
info	ormation. If m	and accurate as nore space is ne n). Answer eve	eded, atta	. If two married people ar uch another sheet to this n.	e filing together, be form. On the top of	oth are ed f any addi	qually	y responsible fo al pages, write y	or supplying correct your name and case
Par		ribe Your House	hold						
1.	Is this a joir								
	□ No. Go to		in a sonar	ate household?					
	= 165. D06		iii a sepai	ate nousenou:					
			st file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor	2.	
2.	Do you hav	e dependents?	□ No						
	Do not list D Debtor 2.	-	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		_	Dependent's age	Does dependent live with you?
	Do not state	the							□ No
	dependents	names.			Daughter			6	■ Yes
					Daughter			15	□ No ■ Yes □ No
					Daughter			20	■ Yes
									□ No
3.	Do your exi	penses include	_						☐ Yes
O.	expenses o	f people other t d your depende	han _	No Yes					
Est	timate your ex		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp					
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \				Your expe	enses
4.		or home owners		nses for your residence. In or lot.	nclude first mortgag	e 4.	\$		0.00
	If not include	ded in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
	4b. Prope	erty, homeowner's				4b.	\$		0.00
				upkeep expenses		4c.	_		0.00
5.		owner's associat		dominium dues our residence, such as ho	me equity loans	4d. 5.	\$ \$		0.00

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	tor 1 tor 2	Quinton White Angela Bailey	Case num	ber (if known)	
6.	Utilit	es:			
	6a.	Electricity, heat, natural gas	6a.	\$	0.00
	6b.	Water, sewer, garbage collection	6b.	\$	0.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	40.00
	6d.	Other. Specify:	6d.	·	0.00
7.		and housekeeping supplies	7.	\$	520.49
8.		care and children's education costs	8.	\$	0.00
9.		ing, laundry, and dry cleaning	9.	\$	45.00
10.		onal care products and services	10.	\$	15.00
11.		cal and dental expenses	11.	\$	60.00
12.		sportation. Include gas, maintenance, bus or train fare.	12.	\$	150.00
12		ot include car payments. 'tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		itable contributions and religious donations	14.	·	
		•	14.	\$	0.00
15.	Insur Do no	ance. ot include insurance deducted from your pay or included in lines 4 or 20.			
		Life insurance	15a.	\$	0.00
		Health insurance	15b.	·	0.00
	15c.	Vehicle insurance	15c.		90.00
		Other insurance. Specify:	15d.	· ·	0.00
16.		s. Do not include taxes deducted from your pay or included in lines 4 or 20.	_		
	Spec	<u> </u>	16.	\$	0.00
17.		Ilment or lease payments: Car payments for Vehicle 1	17a.	c	0.00
		Car payments for Vehicle 2	17a. 17b.	· -	0.00
		• •		· -	0.00
		Other. Specify: Other. Specify:	17c. 17d.		0.00
10		payments of alimony, maintenance, and support that you did not report as	_ 17u.	Φ	0.00
10.		cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.		r payments you make to support others who do not live with you.		\$	0.00
	Spec	fy:	19.	· -	
20.		r real property expenses not included in lines 4 or 5 of this form or on Sched	ule I: Yo	our Income.	
	20a.	Mortgages on other property	20a.	\$	0.00
	20b.	Real estate taxes	20b.	\$	0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:	21.	+\$	0.00
22.	Calc	ulate your monthly expenses			
	22a.	Add lines 4 through 21.		\$	920.49
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	920.49
	٠.				-
23.		ulate your monthly net income.	00-	r.	4 405 40
		Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,195.49
	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	920.49
	23c.	Subtract your monthly expenses from your monthly income.			
		The result is your monthly net income.	23c.	\$	275.00
24.	For ex	ou expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you expect your motation to the terms of your mortgage?	file this nortgage p	s form? payment to increase	or decrease because of a
	■ No				
	□ Ye				

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Fill in this infor	mation to identify your						
		case.					
Debtor 1	Quinton White	Middle Nove	Laa	4 Nomes			
Dalata a O		Middle Name	Las	t Name			
Debtor 2 (Spouse if, filing)	Angela Bailey First Name	Middle Name	Lac	t Name			
(Spouse II, IIIIIg)	i iist Name	Wildule Name	Las	t Ivallie			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINO	IS			
Case number							
(if known)							Check if this is an amended filing
ou must file thi btaining money	s form whenever you f	r, both are equally respons ile bankruptcy schedules on n connection with a bankru 1519, and 3571.	r amende	ed sche	edules. Making a false sta		
Sign	n Below						
Did you pa	y or agree to pay some	one who is NOT an attorne	y to help	you fil	Il out bankruptcy forms?		
■ No							
☐ Yes. N	Name of person						etition Preparer's Notice, nature (Official Form 119)
•	ilty of perjury, I declare e true and correct.	that I have read the summa	ary and s	chedul	les filed with this declara	tion and	
X _/s/ Qui	nton White		х	<u>/s/</u> Ar	ngela Bailey		
Quinto	on White		_		ela Bailey		
Signatu	re of Debtor 1			Signat	ture of Debtor 2		
Date	August 21, 2017			Date	August 21, 2017		

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Fill in	this informa	ation to identify you	case:			
Debtor	· 1	Quinton White				
		First Name	Middle Name	Last Name		
Debtor (Spouse		Angela Bailey First Name	Middle Name	Last Name		
` '	, 0,					
United	States Banl	cruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case r	number					Check if this is an amended filing
State		of Financial		iduals Filing for		4/16
nform: numbe	ation. If mo r (if known)	re space is needed, . Answer every ques	attach a separate sheet to stion.	o this form. On the top of a	re equally responsible for su any additional pages, write yo	
Part 1	Give De	tails About Your Ma	rital Status and Where Yo	ou Lived Before		
1. W	hat is your	current marital statu	s?			
	Married Not marri	ed				
2. Du	uring the las	st 3 years, have you	lived anywhere other than	n where you live now?		
	No Yes. List	all of the places you li	ived in the last 3 years. Do	not include where you live n	ow.	
D	ebtor 1 Pric	or Address:	Dates Debtor lived there	1 Debtor 2 Prior	Address:	Dates Debtor 2 lived there
					unity property state or territo Rico, Texas, Washington and	
	No					
	Yes. Mak	e sure you fill out Sch	nedule H: Your Codebtors (Official Form 106H).		
Part 2	Explain	the Sources of You	r Income			
Fil	I in the total	amount of income you	u received from all jobs and	ing a business during this I all businesses, including paive together, list it only once		endar years?
_	No					
	110	n the details.				
•	110	n the details.	Debtor 1		Debtor 2	
•	110	n the details.	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	Yes. Fill i	n the details. f current year until for bankruptcy:	Sources of income	(before deductions and	Sources of income Check all that apply.	(before deductions

Official Form 107

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Debtor	r 2 A	ngela Baile	ey .		Case number (if known)						
				Debtor 1		Debtor 2					
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)			
		ndar year: December	31, 2016)	■ Wages, commissions, bonuses, tips	\$1,235.00	☐ Wages, combonuses, tips	ımissions,	\$0.00			
				☐ Operating a business		☐ Operating a	business				
		dar year be December		■ Wages, commissions, bonuses, tips	\$19,898.00	☐ Wages, combonuses, tips	ımissions,	\$0.00			
				☐ Operating a business		☐ Operating a	business				
Lis ■	l No	source and t	•	ne from each source separa	tely. Do not include income	that you listed in lir	ie 4.				
	1 100.	1 III III IIIO GC	idiio.								
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)			
Part 3	Lis	t Certain Pa	yments You I	Made Before You Filed for	Bankruptcy						
i. Ar	re eithe	r Debtor 1's	or Debtor 2's	debts primarily consume	r debts?						
	l No.			ebtor 2 has primarily consu personal, family, or househo		ts are defined in 11	U.S.C. § 10 ⁻	1(8) as "incurred by an			
		During the	90 days befor	e you filed for bankruptcy, di	d you pay any creditor a tot	al of \$6,425* or mo	re?				
		□ No.	Go to line 7.								
		☐ Yes	paid that cre	ach creditor to whom you pai ditor. Do not include paymer ayments to an attorney for tl	nts for domestic support obli						
		* Subject		on 4/01/19 and every 3 year		or after the date of	of adjustment				
-	l Yes.			both have primarily consule you filed for bankruptcy, di		al of \$600 or more?	?				
		■ No.	Go to line 7.								
		□ Yes	List below ea	ach creditor to whom you painents for domestic support ohis bankruptcy case.							
С	reditor	's Name an	d Address	Dates of payme		Amount you	Was this p	payment for			
					paid	still owe					

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	otor 1 otor 2	Quinton White Angela Bailey			Ca	se number (if kno	own)	
7.	Inside of wh	in 1 year before you filed for bankrupt ers include your relatives; any general pa ich you are an officer, director, person ir iness you operate as a sole proprietor. 1 ny.	artners; rela	atives of any ge owner of 20%	neral partners; partn or more of their votin	erships of which ng securities; an	n you are a genera d any managing a	al partner; corporation agent, including one fo
	_	No Yes. List all payments to an insider.						
	Insid	der's Name and Address	Dates o	f payment	Total amount paid	Amount yo still ow		this payment
8.	inside Includ	de payments on debts guaranteed or cos			yments or transfer	any property o	n account of a d	ebt that benefited an
	_	No Yes. List all payments to an insider						
		der's Name and Address	Dates o	f payment	Total amount paid	Amount yo		this payment
	t 4:	Identify Legal Actions, Repossession			paid	Still OW	e include cred	iitoi s name
9.	List a modif	in 1 year before you filed for bankrupt Il such matters, including personal injury ications, and contract disputes. No						
	Case	Yes. Fill in the details. e title e number	Nature	of the case	Court or agency	1	Status of th	ne case
10.	Chec	in 1 year before you filed for bankrupt k all that apply and fill in the details belo No. Go to line 11.		ny of your prop	erty repossessed,	foreclosed, ga	rnished, attached	d, seized, or levied?
		Yes. Fill in the information below.						
	Cred	litor Name and Address		e the Property what happene		Da	ate	Value of the property
11.	accor	n 90 days before you filed for bankru unts or refuse to make a payment bed No Yes. Fill in the details.	ptcy, did a	ny creditor, inc		inancial institut	ion, set off any a	amounts from your
	Cred	litor Name and Address	Describ	e the action th	e creditor took		ate action was ken	Amount
12.		n 1 year before you filed for bankrupt -appointed receiver, a custodian, or a			erty in the possess	sion of an assi	gnee for the bend	efit of creditors, a
		No Yes						
Par	t 5:	List Certain Gifts and Contributions						
	Withi	n 2 years before you filed for bankrup	otcy, did y	ou give any gif	ts with a total value	e of more than	\$600 per person	?
		No You Fill in the details for each gift						
	Gifts	Yes. Fill in the details for each gift. s with a total value of more than \$600 person	De	scribe the gifts	S		ates you gave e gifts	Value
	Pers	son to Whom You Gave the Gift and ress:					J	

Case 17-24955 Doc 1 Filed 08/21/17 Entered 08/21/17 15:07:31 Desc Main Page 31 of 47 Document Debtor 1 **Quinton White** Debtor 2 Angela Bailey Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$310.00 Filing Fee \$400.00 Citizens Law Group 2101 W. Division \$66.00 Credit Check for two Chicago, IL 60622 \$24.00 Credit Counseling 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Amount of Date payment Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.

Address

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Person Who Received Transfer

Person's relationship to you

Date transfer was

made

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Debtor 1 Quinton White Debtor 2 Angela Bailey

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.								
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made			
Par	t 8: List of Certain Financial Accounts, Instru	ıments, Safe Deposi	t Boxes, and S	torage Unit	es	maue			
20.	Within 1 year before you filed for bankruptcy, we sold, moved, or transferred? Include checking, savings, money market, or or houses, pension funds, cooperatives, associated.	ther financial accou	nts; certificates	s of deposi					
	Yes. Fill in the details.								
		ast 4 digits of ecount number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed fo	r bankruptcy, a	ny safe de _l	posit box or other deposit	tory for securities,			
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Describe	the contents	Do you still have it?			
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?								
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe	the contents	Do you still have it?			
Par	t 9: Identify Property You Hold or Control for	Someone Else							
23.	Do you hold or control any property that some for someone.	one else owns? Incl	ude any proper	ty you bor	rowed from, are storing fo	or, or hold in trust			
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)			the property	Value			
Par	t 10: Give Details About Environmental Inform	nation							
For	the purpose of Part 10, the following definitions	apply:							
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including state regulations controlling the cleanup of these substances, wastes, or material.									
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	defined under any		law, wheth	er you now own, operate,	, or utilize it or used			
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		as a hazardous	s waste, ha	zardous substance, toxic	substance,			

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 **Quinton White** Debtor 2 **Angela Bailey**

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	y release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admini	istrative proceeding under any en	vironm	nental law? Include settlements ar	nd orders.				
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case				
Par	11: Give Details About Your Business or Col	nnections to Any Business							
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	any of t	the following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	No. None of the above applies. Go to Part 12.								
	Yes. Check all that apply above and fill in	the details below for each busines	SS.						
		Describe the nature of the business		Employer Identification number					
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed								
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement	t to an	yone about your business? Includ	de all financial				
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued							

Case 17-24955 Doc 1 Filed 08/21/17 Entered 08/21/17 15:07:31 Desc Main Document Page 34 of 47 **Quinton White** Debtor 1 Debtor 2 **Angela Bailey** Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Quinton White /s/ Angela Bailey **Quinton White Angela Bailey** Signature of Debtor 1 Signature of Debtor 2 Date August 21, 2017 August 21, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
	\$245	filing fee
	\$75	administrative fee
	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

In re	Quinton White Angela Bailey		Case No.	
		Debtor(s)		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Client understands that any and all fees paid to Citizens Law Group, LTD. Prior to the filing of the case are deposited into the general bank account owned by Citizens Law Group, LTD. Such funds are considered an advance payment retainer due to the nature of services provided by Debtor's counsel, as described in the Model Retention Agreement. Client further understands that Citizens Law Group, LTD. does not represent clients under a security agreement whereby funds deposited by a client remain a clients property as security for prospective services. By entering into this advance fee arrangement, Citizens Law Group, LTD. will apply the retainer costs associated with the filing of the case and the remainder to attorney's fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$400.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 21, 2017	J J
Signed:	
/s/ Quinton White	/s/ Daniel Roth
Quinton White	Daniel Roth 6290613
	Attorney for the Debtor(s)
/s/ Angela Bailey	•
Angela Bailey	
Debtor(s)	
. ,	

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	re	Quinton White Angela Bailey						Case No.		
						Debtor(s)		Chapter	13	
		DIS	CLO	OSURE OF COMPI	ENSATIO	ON OF ATTO	RNEY I	OR DE	BTOR(S)	
1.	cor	rsuant to 11 U .S.0 mpensation paid to	C. § 32 o me v	29(a) and Fed. Bankr. P. 201 vithin one year before the fire debtor(s) in contemplation	16(b), I certif ling of the pe	y that I am the attor tition in bankruptcy	rney for the y, or agreed	above nam	ned debtor(s) and to me, for servi	d that ices rendered or to
		For legal servic	es, I h	ave agreed to accept			\$		4,000.00	_
		Prior to the filir	ng of tl	nis statement I have receive					0.00	_
		Balance Due					\$		4,000.00	-
2.	The	e source of the co	mpens	ation paid to me was:						
		Debtor		Other (specify):						
3.	The	e source of compe	ensatio	on to be paid to me is:						
		■ Debtor		Other (specify):						
4.	-	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
				the above-disclosed compet together with a list of the n						f my law firm. A
5.	In	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
	b. c.	Preparation and f	iling of the d	financial situation, and ren of any petition, schedules, st ebtor at the meeting of cred eded]	tatement of a	ffairs and plan whic	ch may be re	equired;	-	ı bankruptcy;
6.	Ву	agreement with the	he deb	tor(s), the above-disclosed	fee does not i	nclude the following	ng service:			
					CERTI	FICATION				
this		ertify that the fore kruptcy proceedin		is a complete statement of a	any agreemei	nt or arrangement fo	or payment	to me for re	epresentation of	f the debtor(s) in
	Aug	gust 21, 2017				/s/ Daniel Roth				
•	Date	ę.				Daniel Roth 629 Signature of Attorn Citizens Law Gr 2101 W. Division Chicago, IL 606 (312) 361-3833	ney roup, Ltd. n 22	386-5050		
						Name of law firm	1 ux. (312)	330-3333	•	

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United States Bankruptcy Court Northern District of Illinois

In re	Quinton White Angela Bailey		Case No.	
		Debtor(s)	Chapter	13
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	5	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	August 21, 2017	/s/ Quinton White Quinton White		
		Signature of Debtor		
Date:	August 21, 2017	/s/ Angela Bailey		
		Angela Bailey		
		Signature of Debtor		

Amerimark 1112 7th Ave Monroe, WI 53566

City of Chicago Parking 121 N La Salle, Rm 107a Chicago, IL 60602

Cnac/mi105 3227 S Westnedge Ave Kalamazoo, MI 49008

Credit Protection Assoc Po Box 802068 Dallas, TX 75380

Illinois Tollway 2700 Ogden Avenue. Downers Grove, IL 60515